



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: John Nafeh and Kenton K. Yee
SERIAL NO.: 09/923,035
FILING DATE: August 6, 2001
TITLE: Methods and Apparatus for Formulation, Initial Public or Private
Offering, and Secondary Market Trading of Risk Management
Contracts
EXAMINER: Milef, Elda G.
ART UNIT: 3692
CONF. NO.: 8962
ATTY.DKT.NO.: PA3817US

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as First Class mail in an envelope addressed to:
Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date printed below:

Date: April 10, 2009 K. Brian Bathurst
K. Brian Bathurst, Reg. No. 51,442

MAIL STOP AMENDMENT
COMMISSIONER FOR PATENTS
P.O. BOX 1450
ALEXANDRIA, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Examiner Milef:

In response to the non-final office action ("Office Action") of October 10, 2008,
please find the following remarks. A petition and a fee for a three-month extension of
time in which to respond are also included herewith.